

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In Re: §
§
Ariane H. Long § Case No. 17-07952
§
Debtor §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 03/14/2017 . The undersigned trustee was appointed on 03/14/2017 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 11,500.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	757.88
Bank service fees	289.85
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of¹ \$ 10,452.27

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 09/18/2017 and the deadline for filing governmental claims was 09/18/2017 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 1,900.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 1,900.00 , for a total compensation of \$ 1,900.00 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 109.53 , for total expenses of \$ 109.53 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 03/22/2019 By: /s/Cindy M. Johnson, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

Document Page 3 of 13
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit A

Case No: 17-07952 PSH Judge: Pamela S. Hollis Trustee Name: Cindy M. Johnson, Trustee
Case Name: Ariane H. Long Date Filed (f) or Converted (c): 03/14/2017 (f)
341(a) Meeting Date: 04/13/2017
For Period Ending: 03/22/2019 Claims Bar Date: 09/18/2017

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 816 Sandra Drive Unit 1 B University Park II 60484-0000 Wil	18,727.00	12,000.00		11,500.00	FA
2. 2017 Ford Escape Mileage: 3306 Location: 816 Sandra Drive Un	21,652.00	0.00		0.00	FA
3. Two Bed, Kitchen Table And Chairs, Dinning Room Table With C	400.00	0.00		0.00	FA
4. No Item Worth More Than \$500 Location: 816 Sandra Drive Unit	150.00	0.00		0.00	FA
5. Clothing Location: 816 Sandra Drive Unit 1 B, University Par	150.00	0.00		0.00	FA
6. Costume Jewelry Only Location: 816 Sandra Drive Unit 1 B, Un	50.00	0.00		0.00	FA
7. Us Bank	271.07	0.00		0.00	FA
8. Us Bank	155.35	0.00		0.00	FA
9. Ameriprise Financial	60,740.00	0.00		0.00	FA
10. New York Life, Term Life	0.00	0.00		0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.00	FA

			Gross Value of Remaining Assets	
TOTALS (Excluding Unknown Values)	\$102,295.42	\$12,000.00	\$11,500.00	\$0.00
			(Total Dollar Amount in Column 6)	

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Order approving sale back to debtors of the estate's interest in real estate approved 9/1/17 (doc. 29). Final estate tax return filed. No action letter received.

Case 17-07952 Doc 35 Filed 04/16/19 Entered 04/16/19 15:49:39 Desc Main

RE PROP # 1 -- Order of 9/1/17, doc. 29 allowed debtor to buy back her interest in real estate. Document Page 4 of 13

RE PROP # 7 -- Debtor has sufficient remaining wildcard that she could exempt the \$50.00 in remaining value.

Exhibit A

Initial Projected Date of Final Report (TFR): 05/30/2018

Current Projected Date of Final Report (TFR): 05/30/2018

Form 2 of 12
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-07952
Case Name: Ariane H. Long

Trustee Name: Cindy M. Johnson, Trustee
Bank Name: BOK Financial
Account Number/CD#: XXXXXX0484
Checking

Exhibit B

Taxpayer ID No: XX-XXX8453
For Period Ending: 03/22/2019

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
08/18/17	1	Stuart B. Handleman 200 S. Michigan Ave Chicago Illinois 60604	Buy out interest in the estate	1110-000	\$11,500.00		\$11,500.00
08/31/17		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$11,490.00
09/29/17		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$16.52	\$11,473.48
10/31/17		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$17.05	\$11,456.43
11/03/17	101	Kim Wirtz 1215 9th Street Lockport, IL 60441	Real Estate Broker 816 Sandra Dr. Unit B1 University Park, IL 60484	3510-000		\$750.00	\$10,706.43
11/30/17		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$15.57	\$10,690.86
12/29/17		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$15.88	\$10,674.98
01/31/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$15.86	\$10,659.12
02/15/18	102	International Sureties, LTD Suite 420 701 Poydras St New Orleans, LA 70139	2018 Blanket Bond	2300-000		\$3.87	\$10,655.25
02/28/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$14.30	\$10,640.95
03/30/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$15.81	\$10,625.14
04/30/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$15.28	\$10,609.86

Case 17-07952 Doc 35 Filed 04/16/19 Entered 04/16/19 15:49:39 Desc Main

FORM 2
 ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-07952
Case Name: Ariane H. Long

Trustee Name: Cindy M. Johnson, Trustee
Bank Name: BOK Financial
Account Number/CD#: XXXXXX0484
Checking

Exhibit B

Taxpayer ID No: XX-XXX8453
For Period Ending: 03/22/2019

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
05/31/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$15.76	\$10,594.10
06/29/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$15.23	\$10,578.87
07/31/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$15.72	\$10,563.15
08/31/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$15.70	\$10,547.45
09/28/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$15.17	\$10,532.28
10/31/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$15.65	\$10,516.63
11/30/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$15.12	\$10,501.51
12/31/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$15.60	\$10,485.91
01/31/19		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$15.58	\$10,470.33
02/18/19	103	International Sureties, LTD Suite 420 701 Poydras St New Orleans, LA 70139	Payment of 2019 Bond	2300-000		\$4.01	\$10,466.32
02/28/19		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$14.05	\$10,452.27

COLUMN TOTALS

\$11,500.00

\$1,047.73

Case 17-07952	Doc 35	Filed 04/16/19	Entered 04/16/19 15:49:39	Desc	Main
Document		Page 7 of 13		Less: Bank Transfers/Cd's	\$0.00
Subtotal					\$11,500.00
Less: Payments to Debtors					\$0.00
Net					\$11,500.00

Exhibit B

Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET		ACCOUNT
	NET DEPOSITS	DISBURSEMENTS	BALANCE
XXXXXX0484 - Checking	\$11,500.00	\$1,047.73	\$10,452.27
	----- \$11,500.00	----- \$1,047.73	----- \$10,452.27
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$11,500.00		
Total Gross Receipts:	\$11,500.00		

Exhibit C

ANALYSIS OF CLAIMS REGISTER

Case Number: 17-07952

Date: March 22, 2019

Debtor Name: Ariane H. Long

Claims Bar Date: 9/18/2017

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	Cindy M. Johnson 140 S. Dearborn St., Suite 1510 Chicago, Illinois 60603	Administrative		\$0.00	\$1,900.00	\$1,900.00
100 2200	Cindy M. Johnson 140 S. Dearborn St., Suite 1510 Chicago, Illinois 60603	Administrative		\$0.00	\$109.53	\$109.53
100 3410	Alan D. Lasko & Associates, P.C. 205 West Randolph Street Suite 1150 Chicago, Illinois 60606	Administrative		\$0.00	\$1,840.20	\$1,840.20
100 3420	Alan D. Lasko & Associates, P.C. 205 West Randolph Street Suite 1150 Chicago, Illinois 60606	Administrative		\$0.00	\$41.05	\$41.05
100 3510	Kim Wirtz 1215 9th Street Lockport, IL 60441	Administrative		\$0.00	\$750.00	\$750.00
1 300 7100	Ford Motor Credit Company, Llc P.O. Box 62180 Colorado Springs, Co 80962-4400	Unsecured	Treating as unsecured for purposes of distribution. Confirmed with Ford that this is a deficiency claim and they no longer hold any security (and this comports with debtor's schedules regarding this claim).	\$1,600.00	\$1,954.44	\$1,954.44
3 300 7100	Capital One Bank (Usa), N.A. Po Box 71083 Charlotte, Nc 28272-1083	Unsecured		\$2,817.94	\$2,785.45	\$2,785.45
4 300 7100	Capital One, N.A. C O Becket And Lee Llp Po Box 3001 Malvern, Pa 19355-0701	Unsecured		\$491.01	\$473.01	\$473.01
5 300 7100	American Express Centurion Bank C/O Becket And Lee Llp Po Box 3001 Malvern Pa 19355-0701	Unsecured		\$1,018.90	\$1,121.82	\$1,121.82

ANALYSIS OF CLAIMS REGISTER

Case Number: 17-07952

Date: March 22, 2019

Debtor Name: Ariane H. Long

Claims Bar Date: 9/18/2017

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
6 300 7100	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Unsecured		\$0.00	\$636.86	\$636.86
7 300 7100	Quantum3 Group Llc As Agent For Comenity Bank Po Box 788 Kirkland, Wa 98083-0788	Unsecured		\$500.35	\$548.17	\$548.17
8 300 7100	Cach, Llc Its Successors And Assigns As Assignee Of Synchrony Bank Resurgent Capital Services Po Box 10587 Greenville, Sc 29603-0587	Unsecured		\$0.00	\$3,968.25	\$3,968.25
9 300 7100	Synchrony Bank C/O Pra Receivables Management, Llc Po Box 41021 Norfolk Va 23541	Unsecured		\$0.00	\$76.11	\$76.11
10 300 7100	Portfolio Recovery Associates, Llc Successor To Synchrony Bank (Sams Club) Pob 41067 Norfolk, Va 23541	Unsecured		\$438.78	\$421.53	\$421.53
11 300 7100	Portfolio Recovery Associates, Llc Successor To Synchrony Bank (Jc Penney Credit Card) Pob 41067 Norfolk Va 23541	Unsecured		\$569.67	\$518.15	\$518.15
12 300 7100	U.S. Bank National Association Bankruptcy Department Po Box 108 St. Louis, Mo 63166-0108	Unsecured		\$7,445.38	\$5,585.76	\$5,585.76
Case Totals				\$14,882.03	\$22,730.33	\$22,730.33

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 17-07952

Case Name: Ariane H. Long

Trustee Name: Cindy M. Johnson, Trustee

Balance on hand \$ 10,452.27

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Cindy M. Johnson	\$ 1,900.00	\$ 0.00	\$ 1,900.00
Trustee Expenses: Cindy M. Johnson	\$ 109.53	\$ 0.00	\$ 109.53
Accountant for Trustee Fees: Alan D. Lasko & Associates, P.C.	\$ 1,840.20	\$ 0.00	\$ 1,840.20
Accountant for Trustee Expenses: Alan D. Lasko & Associates, P.C.	\$ 41.05	\$ 0.00	\$ 41.05
Other: Kim Wirtz	\$ 750.00	\$ 750.00	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 3,890.78

Remaining Balance \$ 6,561.49

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 18,089.55 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 36.3 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Ford Motor Credit Company, Llc	\$ 1,954.44	\$ 0.00	\$ 708.92
3	Capital One Bank (Usa), N.A.	\$ 2,785.45	\$ 0.00	\$ 1,010.35
4	Capital One, N.A.	\$ 473.01	\$ 0.00	\$ 171.57
5	American Express Centurion Bank	\$ 1,121.82	\$ 0.00	\$ 406.91
6	Pyod, Llc Its Successors And Assigns As Assignee	\$ 636.86	\$ 0.00	\$ 231.00
7	Quantum3 Group Llc As Agent For	\$ 548.17	\$ 0.00	\$ 198.83
8	Cach, Llc Its Successors And Assigns As Assignee	\$ 3,968.25	\$ 0.00	\$ 1,439.37
9	Synchrony Bank	\$ 76.11	\$ 0.00	\$ 27.61
10	Portfolio Recovery Associates, Llc	\$ 421.53	\$ 0.00	\$ 152.90
11	Portfolio Recovery Associates, Llc	\$ 518.15	\$ 0.00	\$ 187.94
12	U.S. Bank National Association	\$ 5,585.76	\$ 0.00	\$ 2,026.09

Total to be paid to timely general unsecured creditors	\$ <u>6,561.49</u>
Remaining Balance	\$ <u>0.00</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE